

1046 U.S. PTO  
01/07/02

01-10-02

A  
PATENT

Attorney Docket No. 1DATA.045A

Date: January 4, 2002

Page 1

J1000 U.S. PTO  
10/041765  
01/07/02

## ASSISTANT COMMISSIONER FOR PATENTS

WASHINGTON, D.C. 20231

ATTENTION: BOX PATENT APPLICATION

Sir:

Transmitted herewith for filing is the patent application of

Inventor:

For: SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT  
FINANCIAL RISK

## REQUEST AND CERTIFICATION UNDER 35 U.S.C. § 122(b)(2)(B)(i)

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

Enclosed are:

- (X) Eight (8) sheets of drawings.  
(X) Return prepaid postcard.

## CLAIMS AS FILED

FOR	NUMBER FILED	NUMBER EXTRA	RATE	FEE
Basic Fee			\$740	\$740
Total Claims	82 - 20 =	62 ×	\$18	\$1116
Independent Claims	5 - 3 =	2 ×	\$84	\$168
If application contains any multiple dependent claims(s), then add			\$280	\$0

**FILING FEE TO BE PAID  
AT A LATER DATE**

- (X) Please use Customer No. 20,995 for the correspondence address.

Michael H. Trenholm  
Registration No. 37,743  
Attorney of Record

# **Knobbe Martens Olson & Bear LLP**

*Intellectual Property Law*

620 Newport Center Drive  
Sixteenth Floor  
Newport Beach, CA 92660  
Tel 949-760-0404  
Fax 949-760-9502  
[www.kmob.com](http://www.kmob.com)

BOX PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, D.C. 20231

## **CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

**Attorney Docket No. :** 1DATA.045A

**Applicants :**

**For :** SYSTEMS AND METHODS FOR  
SELECTIVE USE OF RISK MODELS TO  
PREDICT FINANCIAL RISK

**Attorney :** Michael H. Trenholm

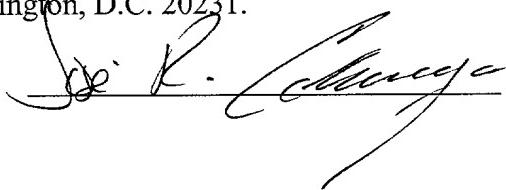
**"Express Mail"**  
**Mailing Label No. :** EV 026 107 945 US

**Date of Deposit :** January 7, 2002

I hereby certify that the accompanying

Transmittal letter; Specification in 32 pages; 8 sheets of drawings; Return  
Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to  
Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the  
Assistant Commissioner for Patents, Washington, D.C. 20231.



R:\DOCS\MHT\MHT-9697.DOC  
010402

San Diego  
619-235-8550

San Francisco  
415-954-4114

Los Angeles  
310-551-3450

Riverside  
909-781-9231